

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18–28036–RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Zulma Ramirez
aka Zulma N Ramirez, aka Zulma Nelly
Ramirez
6 1/2 Lowden Street
Elizabeth, NJ 07208

Social Security No.:

xxx–xx–5482

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/6/19.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 9, 2019

JAN: rah

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Zulma Ramirez
DebtorCase No. 18-28036-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 148Page 1 of 2
Total Noticed: 28

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db +Zulma Ramirez, 6 1/2 Lowden Street, Elizabeth, NJ 07208-3687
 517747184 +American Honda Financial Services, 201 Little Falls Drive, Wilmington, DE 19808-1674
 517747186 +Bail Monster LLC, 1205 East Grand Street, Elizabeth, NJ 07201-2308
 517747188 +Capl/lt, P.O. Box 30253, Salt Lake City, UT 84130-0253
 517747198 +Luis Rios, 640 Marshall Street, Elizabethport, NJ 07206-1215
 517747200 +Pluese Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 517877315 +Wells Fargo Bank, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 10 2019 00:01:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 10 2019 00:01:08 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517764148 EDI: HNDA.COM Dec 10 2019 04:23:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 517747185 +EDI: IIC9.COM Dec 10 2019 04:23:00 AT&T Directv, c/o I C System Inc, P.O. Box 64378,
 Saint Paul, MN 55164-0378
 517747187 EDI: BANKAMER.COM Dec 10 2019 04:23:00 Bk Of Amer, P.O. Box 982238, El Paso, TX 79998
 517747189 EDI: CAPITALONE.COM Dec 10 2019 04:23:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 517824180 EDI: CAPITALONE.COM Dec 10 2019 04:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 517747190 +EDI: CHASE.COM Dec 10 2019 04:23:00 Chase Card, P.O. Box 15298,
 Wilmington, DE 19850-5298
 517747192 +EDI: WFNNB.COM Dec 10 2019 04:23:00 Comenity Bank/ashstwr, P.O. Box 182789,
 Columbus, OH 43218-2789
 517747193 +EDI: WFNNB.COM Dec 10 2019 04:23:00 Comenity Bank/express, P.O. Box 182789,
 Columbus, OH 43218-2789
 517747194 +EDI: WFNNB.COM Dec 10 2019 04:23:00 Comenity Bank/limited, P.O. Box 182789,
 Columbus, OH 43218-2789
 517747195 +EDI: WFNNB.COM Dec 10 2019 04:23:00 Comenitybank/catherine, P.O. Box 182789,
 Columbus, OH 43218-2789
 517747196 +EDI: WFNNB.COM Dec 10 2019 04:23:00 Comenitybank/ny&co, P.O. Box 182789,
 Columbus, OH 43218-2789
 517747197 +EDI: WFNNB.COM Dec 10 2019 04:23:00 Comenitybank/victoria, P.O. Box 182789,
 Columbus, OH 43218-2789
 517871159 E-mail/PDF: resurgentbknofications@resurgent.com Dec 09 2019 23:56:59
 LVNV Funding, LLC its successors and assigns as, assignee of Household Receivables,
 Acquisition Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517865755 EDI: PRA.COM Dec 10 2019 04:23:00 Portfolio Recovery Associates, LLC,
 c/o Lord&taylorconvertedaccts, POB 41067, Norfolk VA 23541
 517747199 +E-mail/Text: ebn@vativrecovery.com Dec 10 2019 00:00:43 Palisades Collection,
 210 Sylvan Avenue, Suite 1, Englewood Cliffs, NJ 07632-2510
 517863727 EDI: Q3G.COM Dec 10 2019 04:23:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 517780872 +EDI: AIS.COM Dec 10 2019 04:23:00 T Mobile/T-Mobile USA Inc,
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517747201 +EDI: CITICORP.COM Dec 10 2019 04:23:00 Thd/cbna, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 517747202 +EDI: WFFC.COM Dec 10 2019 04:23:00 Wells Fargo Home Mortgage, 420 Montgomery Street,
 San Francisco, CA 94104-1207

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517747191* +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 148

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:

Antonio R. Espinosa on behalf of Debtor Zulma Ramirez Andespbk@gmail.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, et al.
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, et al.
rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5